

WE CLAIM:

1           1.       A method of searching financial transactions against a server-resident  
2     file of sanctioned entities using a network, the network including a plurality of servers  
3     accessible by a plurality of user terminals, comprising:  
4           inputting at one of the plurality of user terminals a search request text pattern  
5     for searching a server-resident database of sanctioned entities, the search request text  
6     pattern including a text string, the text string further including one or more regular  
7     expression operators, including letters, digits or punctuation marks to further define  
8     the search request text pattern and to further identify the server being invoked;  
9           storing the search request text pattern as an entry in a search request  
10    instruction file, the search request instruction file being accessible by a server  
11    processor;  
12           transmitting the search request instruction file to the server processor invoked  
13    via the network;  
14           the server processor checking the search request text pattern, the checking  
15    including matching text patterns of the search request text pattern against a file of  
16    sanctioned entities stored as a matchable text pattern file in the server; and  
17           upon execution of the search, transmitting search results to the user terminal  
18    via the network.

1           2.       The method according to claim 1, wherein the server-resident  
2     matchable text pattern file includes the OFAC sanction list.

1           4.       The method according to claim 3, wherein the server includes a  
2   plurality of matchable text pattern files including user defined sanction lists.

1           5.       The method according to claim 4, wherein the search request  
2   instruction file further defines the matchable text pattern files to be searched.

1           6.       The method according to claim 1, further comprising:  
2           defining sanctioned entities as matchable text patterns;  
3           storing matchable text patterns as individual phrases;  
4           arranging individual phrases as a letter tree array;  
5           generating a search node for each character in the search request text pattern to  
6   be checked against matchable text patterns;  
7           comparing search nodes against characters and positions in the letter tree  
8   array; and  
9           determining whether a match occurs.

1           7.       The method according to claim 6, wherein the search request  
2   instruction file includes a spell correct flag to include spelling variations of the search  
3   request text pattern to be checked against the matchable text pattern file.



13. The method according to claim 12, wherein matchable text pattern files are mutually updating via the network.

14. The method according to claim 13, wherein server failure automatically routes search request instruction files to an alternate server.

15. The method according to claim 1, wherein the search request instruction file is generated by a computer program.

16. A transaction screening system including a text phrase defining the parties to the transaction and a network, the network including a plurality of servers and user terminals, comprising:

means for inputting at one from the plurality of user terminals a selection of text patterns for searching a server-resident database of sanctioned entities, wherein text pattern selections include a text string including one or more regular expression operators, including letters, digits or punctuation marks to further define the text pattern selection and identify the server being invoked;

means for storing the text pattern selection as an entry in a search request instruction file, the search request instruction file being accessible by a server processor;

means for transmitting the search request instruction file to the server processor invoked via the network;

14 means for the server processor checking the search request text pattern, the  
15 means for checking including matching text patterns of the search request instruction  
16 file against a list of sanctioned entities stored as a matchable text pattern file in the  
17 server; and  
18 means for transmitting search results to the user terminal via the network upon  
19 execution of the search.

1           17.     The system according to claim 16, wherein the server resident  
2     matchable text pattern file includes the OFAC sanction list.

1           18.     The system according to claim 17, wherein servers are located in  
2     different countries.

1           19.     The system according to claim 18, wherein the server includes a  
2     plurality of matchable text pattern files including user defined sanction lists.

1           20.     The system according to claim 19, wherein the search request  
2     instruction file further defines the matchable text pattern files to be searched.

21. The system according to claim 16, further including:  
means for defining sanctioned entities as matchable text patterns;  
means for storing matchable text patterns as individual phrases;  
means for arranging individual phrases as a letter tree array;

5 means for generating a search node for each character in the search request  
6 text pattern to be checked against matchable text patterns;  
7 means for comparing search nodes against characters and positions in the letter  
8 tree array; and  
9 means for determining whether a match occurs.

22. The system according to claim 21, wherein the search request instruction file includes a means for including spelling variations of search request text patterns to be checked against the matchable text pattern file.

23. The system according to claim 21, wherein the search request instruction file includes a means for including missing letters in the search request text pattern to be checked against the matchable text pattern file.

24. The system according to claim 21, wherein the search request instruction file includes a means for including transposed letters in the search request text pattern to be checked against the matchable text pattern file.

25. The system according to claim 16, further comprising:  
means for generating a user authorization code at the time the terminal user  
inputs a text pattern selection for checking against a sanctioned entity database; and

4 means for storing the authorization code with the text pattern selection in the  
5 search request instruction file, wherein the authorization code must be received in  
6 order to access the server.

1 26. The system according to claim 16, further comprising:  
2 means for generating a privileged user authorization code, wherein the  
3 privileged user authorization code must be received in order to create or modify a  
4 matchable text pattern file.

1 27. The system according to claim 16, including means for replicating  
2 matching text pattern files between each server via the network.

1 28. The system according to claim 27, including means for mutually  
2 updating matchable text pattern files via the network.

1 29. The system according to claim 28, including means for automatically  
2 routing search request instruction files to an alternate server upon server failure.

1 30. The system according to claim 16, including means for generating  
2 search request instruction file by a computer program.